

Patent Claims

1. A computerized transaction server (1) for concluding contracts between a service user and a service provider, comprising a user interface with a number of data input modules (151) which comprise data input fields for inputting data relating to the object of a contract, which user interface is operable for service users by means of terminals (3a, 3b, 3c) via a telecommunication network (2), stored data rules assigned to the data input fields and validation means (12) for checking data values input via the data input fields on the basis of the assigned data rules, for requesting corrections via the user interface on the basis of the assigned data rules and for generating a validation result, characterized by

stored business rules assigned to one or more of the data input fields,

evaluation means (13) for evaluating the data values input via the data input fields on the basis of the assigned business rules and for generating a corresponding evaluation result,

a number of different contract negotiation processes (141, 142) for indicating a contract price via the user interface, for requesting and receiving an agreement relating to the conclusion of a contract from the service user via the user interface, and for storing a concluded contract,

control means for activating a first one of the data input modules, for activating the evaluation means (13) in the case of a positive validation result, and for automatically selecting and activating a further one of the data input modules (151) or one of the contract

negotiation processes (141, 142) in dependence on the evaluation result.

2. The transaction server (1) as claimed in claim 1,
5 characterized in that the business rules in each case comprise rule logic and one or more rule parameters, that the transaction server (1) comprises a rules database (18), and that the rule parameters are stored in the rules database (18).

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3. The transaction server (1) as claimed in claim 2, characterized in that the rule logic is stored as executable program code in the rules database (18).

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4. The transaction server (1) as claimed in one of claims 1 to 3, characterized in that the data rules and business rules are in each case assigned to one of a number of sets of rules, that the control means are adapted to select a set of rules to be applied from the
20 sets of rules in dependence on at least one data value input into a particular data input field, and that the validation means (12) and the evaluation means (13) are adapted to check and to evaluate, respectively, the data values input on the basis of the data rules or
25 business rules, respectively, of the set of rules to be applied.

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5. The transaction server (1) as claimed in claim 4, characterized in that geographic data, user
identification data and/or service identification data
are in each case assigned to the sets of rules, and that the control means are adapted to select the set of rules to be applied in dependence on a geographic data value input or a data value for user identification
35 input, respectively, and/or a data value for service identification input.

6. The transaction server (1) as claimed in one of claims 1 to 5, characterized in that at least one of the contract negotiation processes (141) is adapted to automatically calculate the contract price on the basis of data values input.

7. The transaction server (1) as claimed in one of claims 1 to 6, characterized in that at least one of the contract negotiation processes (142) is adapted to make the data values input electronically accessible to a responsible human representative of the service provider, to receive data inputs from the human representative and to indicate them to the service user via the user interface and to negotiate the contract price by data exchange via the user interface between the service user and the human representative.

8. The transaction server (1) as claimed in one of claims 1 to 7, characterized in that the control means are adapted to store the data values input, the validation result generated and the evaluation result generated assigned to one another.

9. The transaction server (1) as claimed in one of claims 1 to 8, characterized in that the transaction server (1) is adapted to conclude reinsurance contracts between an insurance company as service user and a reinsurance company as service provider and that the data relating to the object of a contract comprise information on insurance products and sums insured.

10. A computer program product comprising a computer-readable medium with computer program code means contained therein for controlling one or more processors of a transaction server (1) for concluding contracts between a service user and a service provider, in such a manner that the transaction server

(1) provides (S2) a user interface with a number of data input modules (151) which comprise data input fields for inputting data relating to the object of a contract, which user interface is operable for service
5 users by means of terminals (3a, 3b, 3c) via a telecommunication network (2), in that data rules are stored in the transaction server (1) assigned to the data input fields, in that data values input via the data input fields are checked (S4) in the transaction
10 server (1) on the basis of the assigned data rules, in that the transaction server (1) requests (S6) corrections via the user interface on the basis of the assigned data rules, and in that the transaction server (1) generates a validation result, characterized in
15 that the computer program product comprises further computer program code means which control the processors of the transaction server (1) in such a manner

20 that business rules are stored in the transaction server (1) assigned to one or more of the data input fields,

that the transaction server (1) activates (S2) a first
25 one of the data input modules (151),

that the transaction server (1), in the case of a positive validation result, evaluates the data values input via the data input fields on the basis of the
30 assigned business rules and generates (S8) a corresponding evaluation result, and

that the transaction server (1) selects and activates (S10) a further one of the data input modules (151) or
35 one of a number of different contract negotiation processes (141, 142) in dependence on the evaluation result, the contract negotiation processes (141, 142)

being adapted to control the processors of the transaction server (1) in such a manner that the transaction server (1) indicates a contract price via the user interface, that the transaction server (1) requests and receives an agreement relating to the conclusion of a contract from the service user via the user interface, and that the transaction server (1) stores a concluded contract.

10 11. The computer program product as claimed in claim 10, characterized in that it comprises further computer program code means which control the processors of the transaction server (1) in such a manner that the transaction server (1) stores rule parameters contained
15 in the business rules in a rules database (18).

12. The computer program product as claimed in one of claims 10 or 11, characterized in that it comprises further computer program code means which control the
20 processors of the transaction server (1) in such a manner that the transaction server (1) stores a rule logic contained in the business rules as an executable program code in a rules database (18).

25 13. The computer program product as claimed in one of claims 10 to 12, characterized in that it comprises further computer program code means which control the processors of the transaction server (1) in such a manner that the transaction server (1) in each case
30 stores the data rules and business rules assigned to one of a number of sets of rules, that the transaction server (1) selects from the sets of rules one set of rules to be applied in dependence on at least one data value input into a particular data input field, and
35 that the transaction server (1) checks and evaluates, respectively, the data values input on the basis of the data rules or business rules, respectively, of the set

of rules to be applied.